



**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application No.: 09/535,573 Filing Date: March 27, 2000  
Confirmation No.: 3655  
First Named Inventor: Robert A. Foster  
Assignee: Financial Systems Technology (Intellectual Property) Pty. Ltd.  
Examiner: Nguyen, Cuong H. Art Unit: 3661  
Attorney Docket No.: M-4540-1C US

San Jose, California  
May 2, 2006

Mail Stop Issue Fee  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT UNDER 37 CFR § 1.312**

Dear Sir:

Please amend the above-identified patent application as follows:

**Amendments to the Claims** begins on page 2 of this paper.

**Remarks** begin on page 10 of this paper.

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